1 The Honorable Ronald B. Leighton 2 3 4 5 6 7 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 8 AT TACOMA 9 ALLSTATE INSURANCE COMPANY, an 10 insurance company domiciled in the State of) Illinois, No. 3:10-cv-05893-RBL 11 Plaintiff, ORDER GRANTING PLAINTIFF'S 12 MOTION FOR SUMMARY **JUDGMENT** v. 13 14 A. J. L., a minor; KEVIN S. ANDREWS; Z. A.) R., deceased minor; BRADLEY REID and 15 THERESA REID, husband and wife and the marital community comprised thereof, 16 individually and as parents of A. J. L.; DAPHNE ANDREWS individually and as 17 parent of Z. A. R.; ROSEMARY L. AYERS 18 and ROBERT J. AYERS, husband and wife and) the marital community comprised thereof, and 19 as parents of J. J. A. and C. R. A., minor children; and CARLOS BENAVIDEZ, JR. and) 20 JANE DOE BENAVIDEZ, husband and wife and the marital community comprised thereof. 21 22 Defendants. 23 This matter is before the Court on plaintiff Allstate Insurance Company's Motion for 24 Summary Judgment [Dkt. # 40]. Plaintiff's Declaratory Judgment action seeks a coverage 25 determination. Allstate's Motion seeks a ruling as a matter of law that its insurance policy does 26 not provide coverage for an accident involving an automobile driven by A.J.L. (a minor).

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Plaintiff's Motion is well taken and thorough. No Defendant has filed a response of any kind, though any response was due August 8, 2011. Under W.D. Wash. Local Civil Rule 7(b)(4), the court deems the failure to respond to be an admission that the motion has merit.

Now, therefore, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that:

- 1. Allstate Insurance Company's Motion for Summary Judgment [Dkt. #40] is GRANTED;
- 2. There is no liability coverage under Allstate Auto Policy No. 076769136 for any claims or lawsuits that have arisen or may arise out of the automobile accident that occurred on July 8, 2010 when A.J.L. was driving a 2001 Saturn;
- 3. There is no underinsured motorist coverage under Allstate Auto Policy No. 076769136 for claims that have arisen or may arise out of the automobile accident that occurred on July 8, 2010 when Alex Lord was driving a 2001 Saturn;
- 4. There is no Personal Injury Protection coverage for AJ.L. under Allstate Auto Policy No. 076769136 for claims that he may have arising out of the automobile accident that occurred on July 8, 2010 involving the 2001 Saturn;
- 5. Any claims for Personal Injury Protection coverage under Allstate Auto Policy No. 076769136 made for or on behalf of Z.A.R. and Kevin Andrews arising out of the July 8, 2010 accident, are subject to the limits of that coverage and all the terms, conditions and limitations contained therein and will be excess over other similar motor vehicle first party benefits applicable to the 2001 Saturn owned and insured by Paul Lord; and
- 6. Allstate Insurance Company has no duty to defend or indemnify A.J.L. under Allstate Auto Policy No. 076769136 for any claims that have been or may be filed by any persons or entities arising out of the July 8, 2010 auto accident.

IT IS SO ORDERED this case is Dismissed with prejudice.

DATED this 8th day of September 2011.

RONALD B. LEIGHTON

UNITED STATES DISTRICT JUDGE